

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently amended) An on-line insurance policy service system for real-time automated selective adjustment by a policyholder of policy parameters for an existing policy and system computation and communication of the adjustment, comprising:

an information module for identifying a policyholder to the system and for verifying to the policyholder a present policy parameter; and

a policy adjustment module for selectively communicating through an Internet on-line connection a desired parameter change by the policyholder and for generating in real-time and without involvement of a customer service representative or agent an adjustment in the policy attributable to the parameter change and directly communicating through the on-line connection to the policyholder in real-time an acknowledgement of an implementation of the adjustment to the existing policy.

2. (Original) The system as defined in claim 1 further including a claims information module.

3. (Original) The system as defined in claim 1 further including an electronic funds transfer module.

4. (Original) The system as defined in claim 1 wherein the parameter change comprises a change in location.

5. (Previously presented) The system as defined in claim 1 wherein the parameter change comprises a change in resident address of the policyholder.

6. (Original) The system as defined in claim 1 wherein the parameter change comprises a change in garage location of a vehicle insured under the policy.

7. (Original) The system as defined in claim 1 wherein the parameter change comprises a change in item insured by the policy.

8. (Original) The system as defined in claim 7 wherein the change in item comprises a change in a person insured under the policy.

9. (Currently amended) The system as defined in claim 7 wherein the change in item comprises a change in insurance coverages, deductibles or policy limits under the policy.

10. (Original) The system as defined in claim 7 wherein the change in item comprises a vehicle change.

11. (Original) The system as defined in claim 10 wherein the vehicle change comprises adding, replacing or deleting an insured vehicle under the policy.

12. (Original) The system as defined in claim 1 further including an implementing module for submitting and implementing the parameter change.

13. (Currently amended) An on-line insurance policy service system for real-time automated selective adjustment by an insured policyholder of policy parameters for an existing insurance policy, and for system computation and communication of changes in coverage under the policy comprising:

an information module for securely and confidentially identifying a policyholder to the system and for verifying to the policyholder a present policy parameter of only the policy held by the policyholder; and,

a policy adjustment module for selectively communicating through an Internet on-line connection a parameter change via a direct communication from the policyholder, for generating in real-time a coverage adjustment attributable to the parameter change without supervisory implementation by an agent, a customer service representative, or other employee or representative of the insurer, for changing the policy in real-time in accordance with the coverage adjustment and for communicating in real-time completion of the coverage adjustment directly to the policyholder.

14. (Original) The system as defined in claim 13 further including a claims information module.

15. (Original) The system as defined in claim 13 further including an electronic funds transfer module.

16. (Original) The system as defined in claim 13 wherein the parameter change comprises a change in location.

17. (Previously presented) The system as defined in claim 13 wherein the parameter change comprises a change in resident address of the policyholder.

18. (Original) The system as defined in claim 13 wherein the parameter change comprises a change in garage location of a vehicle insured under the policy.

19. (Original) The system as defined in claim 13 wherein the parameter change comprises a change in item insured by the policy.

20. (Original) The system as defined in claim 19 wherein the change in item comprises a change in a person insured under the policy.

21. (Currently amended) The system as defined in claim 19 wherein the change in item comprises a change in coverages, deductibles or policy limits under the policy.

22. (Original) The system as defined in claim 19 wherein the change in item comprises a vehicle change.

23. (Original) The system as defined in claim 22 wherein the vehicle change comprises adding, replacing or deleting an insured vehicle under the policy.

24. (Original) The system as defined in claim 13 further including an implementing module for submitting and implementing the parameter change.

25. (Previously presented) A method of servicing an insurance policy via Internet on-line communications for estimating cost variances attributable to policy parameter changes and for selective real-time updating of the policy parameters via direct on-line communications between an insurer and an insured policyholder, comprising:

communicating from a policyholder through an Internet on-line connection an identity of the policyholder and a policy parameter change to an insurer;

calculating a cost variance attributable to the policy parameter change and quoting the cost variance directly to the policyholder back through the on-line connection;

submitting the policy parameter change as an implementable change for updating the policy;

adjusting the policy in real-time in accordance with the policy parameter change without aid to implementing the adjustment by an agent or customer service representative of the insurer and verifying the adjusting directly back in real-time to the policyholder through the on-line connection.

26. (Previously presented) The method as claimed in claim 25 further including displaying policy information to the policyholder comprising preexisting policy parameters.

27. (Previously presented) The method as claimed in claim 25 further including providing on-line forms to the policyholder.

28. (Original) The method as claimed in claim 25 further including enabling electronic funds transferring through the on-line connection for payment of policy premiums.

29. (Previously presented) The method as claimed in claim 25 further including displaying claims information to the policyholder and enabling communication of related information concerning a claim through the on-line connection.

30. (Currently amended) The method as claimed in claim 25 wherein the communicating the policy parameter change comprises at least one of: a vehicle addition, deletion or replacement; a change in insureds listed in the policy; a change in address or telephone number for an insured; a change in a garage location of an insured vehicle or changes in policy limits, desired coverages or deductibles.

31. (Currently amended) A method of servicing in real-time a preexisting insurance policy via Internet on-line communications directly between an insured policyholder and an insurer, for estimating cost variances attributable to policy parameter changes and for real-time updating of the policy parameters, comprising:

communicating by an insured policyholder to an insurer through an Internet on-line connection an identity of the policyholder and a policy parameter change;

determining a coverage variance attributable to the policy parameter change, calculation of the cost variance resulting from the parameter change, and quoting by the insurer of the cost variance to the policyholder in real-time directly back through the on-line connection;

submitting the policy parameter change as an implementable change for updating the policy;

adjusting the policy in real-time in accordance with the policy parameter change without aid or intervention of an agent or customer service representative of the insurer in an extent necessary to implement the parameter change and verifying the adjustment back to the policyholder in real-time through the on-line connection.

32. (Previously presented) The method as claimed in claim 31 further including displaying policy information to the policyholder comprising preexisting policy parameters.

33. (Previously presented) The method as claimed in claim 31 further including providing on-line forms to the policyholder.

34. (Original) The method as claimed in claim 31 further including enabling electronic funds transferring through the on-line connection for payment of policy premiums.

35. (Previously presented) The method as claimed in claim 31 further including displaying claims information to the policyholder and enabling communication of related information concerning a claim through the on-line connection.

36. (Currently amended) The method as claimed in claim 31 wherein the communicating the policy parameter change comprises at least one of: a vehicle addition, deletion or replacement; a change in insureds listed in the policy; a change in address or telephone number for an insured; a change in garage location of an insured vehicle or changes in policy limits, desired coverages or deductibles.

37. (Currently amended) A fully-automated on-line insurance policy service system, operated by a policyholder and delivered via the Internet or other electronic communications network, for real-time selective adjustment by the policyholder of policy parameters for a policy and system underwriting of risk and the resulting real-time computation and communication of consequent costs, comprising:

an information module for identifying a policyholder to the system and for verifying to the policyholder present policy parameters; and

a policy adjustment module for a policyholder directly communicating a parameter change and for generating in real-time a cost adjustment attributable to the parameter change, for changing the policy in real-time in accordance with the parameter change without supervisory control or participation by an agent or customer service representative of the issuer of the policy and communicating in real-time to the policyholder the resulting cost adjustment, which module includes the embedded capability to electronically perform underwriting and rating functions and apply relevance criteria to ensure accurate communication, policy adjustment and rating.

38. (Previously presented) The system as defined in claim 37 further including a claims information module.

39. (Previously presented) The system as defined in claim 37 further including an electronic funds transfer module.

40. (Previously presented) The system as defined in claim 37 wherein the parameter change comprises a change in location.

41. (Previously presented) The system as defined in claim 37 wherein the parameter change comprises a change in resident address of the policyholder.

42. (Previously presented) The system as defined in claim 37 wherein the parameter change comprises a change in garage location of a vehicle insured under the policy.

43. (Previously presented) The system as defined in claim 37 wherein the parameter change comprises a change in item insured by the policy.

44. (Previously presented) The system as defined in claim 43 wherein the change in item comprises a change in a person insured under the policy.

45. (Currently amended) The system as defined in claim 43 wherein the change in item comprises a change in insurance coverages, deductibles or policy limits under the policy.

46. (Previously presented) The system as defined in claim 43 wherein the change in item comprises a vehicle change.

47. (Previously presented) The system as defined in claim 46 wherein the vehicle change comprises adding, replacing or deleting an insured vehicle under the policy.

48. (Previously presented) The system as defined in claim 37 further including an implementing module for submitting and implementing the parameter change.

49. (Previously presented) A fully-automated on-line insurance policy service system, operated by a policyholder and delivered via the Internet or other communications network, for real-time selective adjustment by the policyholder of policy parameters for a held policy, and for system underwriting of risk and computation and communication of changes in coverage under the policy comprising:

an information module for identifying a policyholder to the system and for verifying to the policyholder present policy parameters of a policy held by the policyholder; and

a policy adjustment module for a policyholder directly communicating a parameter change to the insurer, for generating, electronically and in real-time, a coverage adjustment attributable to the parameter change, for changing the policy in accordance with the parameter change without involvement of an agent, broker, customer service representative, underwriter, or other employee or representative of the insurer, and for communicating the coverage adjustment in real-time to the policyholder, which module includes the embedded capability to electronically perform underwriting and rating functions and apply relevance criteria to ensure accurate communication, policy adjustment and rating.

50. (Previously presented) The system as defined in claim 49 further including a claims information module.

51. (Previously presented) The system as defined in claim 49 further including an electronic funds transfer module.

52. (Previously presented) The system as defined in claim 49 wherein the parameter change comprises a change in location.

53. (Previously presented) The system as defined in claim 49 wherein the parameter change comprises a change in resident address of the policyholder.

54. (Previously presented) The system as defined in claim 49 wherein the parameter change comprises a change in garage location of a vehicle insured under the policy.

55. (Previously presented) The system as defined in claim 49 wherein the parameter change comprises a change in item insured by the policy.

56. (Previously presented) The system as defined in claim 55 wherein the change in item comprises a change in a person insured under the policy.

57. (Currently amended) The system as defined in claim 55 wherein the change in item comprises a change in insurance coverages, deductibles or policy limits under the policy.

58. (Previously presented) The system as defined in claim 55 wherein the change in item comprises a vehicle change.

59. (Previously presented) The system as defined in claim 58 wherein the vehicle change comprises adding, replacing or deleting an insured vehicle under the policy.

60. (Previously presented) The system as defined in claim 49 further including an implementing module for submitting and implementing the parameter change.

61. (Previously presented) A method of self-administering and modifying, amending and/or supplementing an insurance policy via on-line communications between a policyholder and an insurer, allowing the policyholder to submit and effect policy parameter changes in real time without intervention or assistance by trained insurance company representatives, determining cost variances attributable to policy parameter changes and for updating of the policy parameters, comprising:

directly communicating between the policyholder and the insurer through an Internet or other on-line connection the identity of the policyholder and a

policy parameter change to the insurer;

underwriting the risk resulting from the parameter change;

calculating a cost variance attributable to the policy parameter change and in real-time quoting the cost variance directly to the policyholder back through the on-line connection;

submitting the policy parameter change as an implementable change for updating the policy;

changing the policy in real-time in accordance with the policy parameter change without the supervisory aid or intervention of an agent or a customer service representative and verifying in real-time the changing and the adjusting directly back to the policyholder through the on-line connection.

62. (Previously presented) The method as claimed in claim 61 further including displaying policy information to the policyholder comprising preexisting policy parameters.

63. (Previously presented) The method as claimed in claim 61 further including providing on-line forms to the policyholder.

64. (Previously presented) The method as claimed in claim 61 further including enabling electronic funds transferring through the on-line connection for payment of policy premiums.

65. (Previously presented) The method as claimed in claim 61 further including displaying claims information to the policyholder and enabling communication of related information concerning a claim through the on-line connection.

66. (Currently amended) The method as claimed in claim 61 wherein the communicating the policy parameter change comprises at least one of: a vehicle addition, deletion or replacement; a change in insureds listed in the policy; a change in address or telephone number for an insured; a change in a garage location of an insured vehicle or changes in policy limits, desired coverages or deductibles.

67. (Previously presented) A method of self-servicing an existing insurance policy held by the policyholder, via the Internet or other electronic communications network, directly between a policyholder and an insurer, for estimating cost variances attributable to policy parameter changes and for real-time updating of the policy parameters, comprising:

communicating by a policyholder to an insurer, through an Internet or other on-line connection, an identity of the policyholder and a policy parameter change;

determining a coverage variance attributable to the policy parameter change and quoting by the insurer of the cost variance to the policyholder directly back through the on-line connection;

submitting the policy parameter change as an implementable change for updating the policy;

adjusting the policy in real-time in accordance with the policy parameter change without aid or involvement of an agent or customer service representative of the insurer and verifying the adjustment back to the policyholder through the on-line connection.

68. (Previously presented) The method as claimed in claim 67 further including displaying policy information to the policyholder comprising preexisting policy parameters.

69. (Previously presented) The method as claimed in claim 67 further including providing on-line forms to the policyholder.

70. (Previously presented) The method as claimed in claim 67 further including enabling electronic funds transferring through the on-line connection for payment of policy premiums.

71. (Previously presented) The method as claimed in claim 67 further including displaying claims information to the policyholder and enabling communication of related information concerning a claim through the on-line connection.

72. (Currently amended) The method as claimed in claim 67 wherein the communicating the policy parameter change comprises at least one of: a vehicle addition, deletion or replacement; a change in insureds listed in the policy; a change in address or telephone number for an insured; a change in garage location of an insured vehicle or changes in policy limits, desired coverages or deductibles.



PATENT

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Dear Sir:

This Communication is presented to provide additional evidence of the nonobviousness of the claimed subject. The commercial embodiment of the present invention is the Personal Progressive™ Internet on-line application system accessible at personal.progressive.com which allows real-time adjustment (self-servicing) of an auto insurance policy by the policyholder without agent, underwriter or customer service representative intervention. The system confirms changes back to the customer acknowledging completion of the transaction. Progressive Casualty Insurance Company, assignee of the subject application, has experienced incredible success in terms of sales and praise within the industry. The subject Communication presents representative evidence of such facts for the benefit of the Patent Office in its consideration of the subject application.

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Cathryn Terohlek

Date: 
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